IN THE SPECIFICATION

Please amend the specification at page 5, lines 24-34 as follows:

Figure 1 shows the transmitter 1 which can be configured as a PC having a text editor or a home banking program, a message 2 message 3 to be signed, a receiver 3 receiver 5 which is configured as a message server, a mobile radio telephone 7, a signed message 9, and an addressee 11.

A message 3 to be signed is sent, eg., by e-mail, to the receiver 3 receiver 5 with the aid of the homebanking program incorporated in the transmitter 1. The receiver 5 converts the received message, which is to be signed, into a message which can be sent to the mobile radio telephone 7, particularly by means of a mobile-phone radio net, and though SMS, in an advantageous embodiment. The receiver 5 associates the message 3 to be signed with the mobile radio telephone 7, for example by means of data stored in the receiver 5. It may also be provided that the association is effected by means of data sent by the transmitter 1 together with the message to be signed. These data are, in general, the phone number of the mobile radio telephone.

Please amend the specification at page 6, lines 5-26 as follows:

The message 3 to be signed, which is transmitted from the receiver 5, is received by the transmitter/receiver 15 of the mobile radio telephone 7 and, if necessary, passed on in modified form to the signing means 21. The signing means 21 take care of the internal control of the signing operation. The signing means 21 comprise software components for controlling the display 13 so that the message 3 to be signed can be made visible. Furthermore, the message 3 to be signed is signed within the signing means 21. In order to be able to carry out the signing operation, the signing means 21 must communicate with the chipcard means 17. Furthermore, it is necessary that the secret key proper or the PIN is inputted to the signing means 21 via the key pad. If the PIN, which is usually shorter, ie., which has fewer digits than the secret key, is inputted by the user via the key pad 19, the PIN can - so to speak - activate the unwieldy secret key for the signing operation by means of the operating system of the chipcard 25. The signing

means 21 can communicate with the chipcard 25 via a bidirectional connection line 23. The ehipcard means 27 chipcard means 17 ensure that the commands of the signing means 21 are executed and that the signed message 9 is passed on to the transmitter/receiver 15 via the signing means 21. This means that the ehipcard means 27 chipcard means 17 form an interface between the signing means 21 and the chipcard 25.

Figure 3 shows - in very simplified, schematic form - a chipcard 25 according to the invention. It comprises basically a contact pad 31, a memory unit 27, and a cryptography module 29. The secret key required for generating the signed message 9 is stored in the memory unit 27. The cryptography module 29 serves for encoding the message 3 to be signed, for example, by means of an RSA process. The memory unit 27 or the cryptography module 29 can communicate with the chipcard 27 chipcard 25 via the contact pad 31. Other elements required for the operation of the chipcard 25, eg., a controller, are not shown in Figure 3 for the sake of clarity of the representation.